

WHAT IS CLAIMED IS:

1. A credit settlement method in purchasing goods by utilizing a credit card, comprising the steps of:

pledging a mortgage precedently in using said credit card;

when the mortgage is pledged, giving a notification to this effect to a financial institution handling a credit settlement; and

when purchasing an article by utilizing a credit card of the financial institution receiving said notification, selecting whether a settlement method for said article is determined at the time of purchase or the determination is deferred.

2. A credit settlement method according to claim 1, wherein when deferred determination of the settlement method for said article is selected, a claim incurred by the selection is transferred to a claim management system.

3. A credit settlement method according to claim 2, wherein when deferred determination of the settlement method for said article is selected and after the selection, a settlement method is actually determined, said claim is transferred to a financial institution for making a settlement in accordance with the determined settlement method.

4. A credit settlement method in purchasing goods by utilizing a credit card, comprising the steps

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of:

selecting whether a settlement method utilizing the credit card is carried out only at the time of purchase of goods or is deferred for determination when a contract of the credit card is made; and

making a difference in a predetermined charge concerning said contracted credit for the case of determination at the time of purchase and the case of deferred determination.

5. A claim management system in settlement utilizing a credit card, comprising:

means for managing personal information concerning a user utilizing a credit card;

means for managing information concerning a mortgage of the user utilizing said credit card;

means for managing information concerning a financial institution for making a settlement based on said credit card; and

means for managing, when said credit card is used by the user utilizing said credit card and it is selected to determine the settlement based on said credit card after the time of purchase, a claim incurred by the selection.

6. A claim management system according to claim 5, wherein said claim is transferred from said financial institution to said claim management system.

7. A claim management system according to claim

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5, wherein when it is selected to determine the settlement based on said credit card after the time of purchase, a notification purporting that a settlement method is to be determined periodically is given to the user making said selection.

8. A claim management system according to claim 7, wherein when said notification is not replied, said claim management system withdraws interest on said claim from an account of the user making said selection.

9. A claim management system according to claim 7, wherein when it is selected to determine the settlement based on said credit card after the time of purchase, a mortgage of the user utilizing said credit card is monitored on the basis of market conditions and in the case of a shortage of the mortgage, an alarm to the effect that an additional mortgage is to be pledged is raised.

10. A claim management system according to claim 7, wherein said claim management system is independent of the financial institution for making a settlement based on said credit card.

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